

Bereskin & Parr

INTELLECTUAL PROPERTY LAW

May 16, 2005



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Your Reference: 09/811,684
Our Reference: 11483-98

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

The Commissioner of Patents
P.O. Box 1450
Alexandria, Virginia
U.S.A. 22313-1450

Dear Sir:

Re: United States Patent Application No. 09/811,684
Title: RISK MANAGEMENT SYSTEM, DISTRIBUTED
FRAMEWORK AND METHOD
Applicants: DEMBO, Ron et al.

In accordance with 37 CFR 1.97 and 1.98, and in recognition of the duty of disclosure set forth in 37 CFR 1.56, applicant hereby submits a Supplemental Information Disclosure Statement including (1) a listing of patents of which it is aware on form PTO-1449, and (2) a copy of each listed item.

This Supplemental Information Disclosure Statement is filed after the mailing date of the First Office Action but before the mailing date of either a Final Action or a Notice of Allowance. Pursuant to 37 CFR 1.17, we enclose the required filing fees.

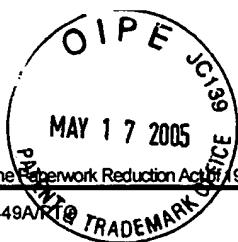
The references listed in this Supplemental Information Disclosure Statement were cited against the parent application (now abandoned) of the present application. While the Examiner may have already considered these references, the references have been submitted in this Supplemental Information Disclosure Statement for completeness.

Yours truly,

A handwritten signature in black ink, appearing to read "Kendrick Lo".

Kendrick Lo
/sc
Encl.

05/18/2005 SZEWDIE1 00000093 09811604
02 FC:1806 180.00 DP



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PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031
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Substitute for form 1449ART® TRADEMARK

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 1 of 1

<i>Complete if Known</i>	
<i>Application Number</i>	09/811,684
<i>Filing Date</i>	March 20, 2001
<i>First Named Inventor</i>	DEMBO, Ron et al.
<i>Art Unit</i>	3628
<i>Examiner Name</i>	DASS, Harish T.
<i>Attorney Docket Number</i>	11483-98

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
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***EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. "Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.**

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.